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1

## CERTIFICATE OF OATH

2

THE STATE OF FLORIDA

3

COUNTY OF PALM BEACH

4

5

6 I, the undersigned authority, certify that Jeffrey  
7 Stephan personally appeared before me and was duly  
8 sworn. Dated the 10th day of December, 2009.

9

10

Dated this 22nd day of December, 2009.

11

12

13

A handwritten signature of "Jamie Reynolds Bentley" in cursive ink.



14

15

Jamie Reynolds Bentley, Court Reporter

Notary Public - State of Florida

16

My Commission Expires: 7/20/2013

17

My Commission No.: DD 453053

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19

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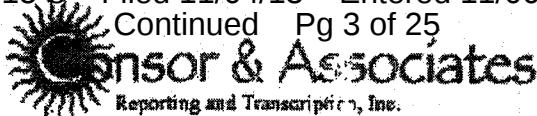
## 1 C E R T I F I C A T E

2 THE STATE OF FLORIDA  
3 COUNTY OF PALM BEACH4  
5 I, Jamie Reynolds Bentley, Court Reporter and  
6 Notary Public in and for the State of Florida at  
7 large, do hereby certify that I was authorized to  
8 and did report said deposition in stenotype; and  
9 that the foregoing pages are a true and correct  
10 transcription of my shorthand notes of said  
11 deposition.12 I further certify that said deposition was  
13 taken at the time and place hereinabove set forth  
14 and that the taking of said deposition was commenced  
15 and completed as hereinabove set out.16 I further certify that I am not attorney or  
17 counsel of any of the parties, nor am I a relative  
18 or employee of any attorney or counsel of party  
19 connected with the action, nor am I financially  
20 interested in the action.21 The foregoing certification of this transcript  
22 does not apply to any reproduction of the same by  
23 any means unless under the direct control and/or  
24 direction of the certifying reporter.

25 Dated this 22nd day of December, 2009.

A handwritten signature in black ink that reads "Jamie Reynolds Bentley".

21 Jamie Reynolds Bentley, Court Reporter  
22  
23  
24  
25



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1 DATE: December 31, 2009  
2 TO: Jeffrey Stephan  
3 IN RE: GMAC Mortgage, LLC vs Ann M. Neu, Michelle Perez,  
Douglas William  
4  
5 CASE NO.: 50 2008 CA 040805XXXX MB

6 Please take notice that on Thursday, the 10th  
7 of December, 2009, you gave your deposition in the  
above-referred matter. At that time, you did not  
waive signature. It is now necessary that you sign  
your deposition.

8 Please call our office at the below-listed  
9 number to schedule an appointment between the hours  
of 9:00 a.m. and 4:30 p.m., Monday through Friday,  
10 at the Consor & Associates office located nearest  
you.

11 If you do not read and sign the deposition  
12 within a reasonable time, the original, which has  
already been forwarded to the ordering attorney, may  
13 be filed with the Clerk of the Court. If you wish  
to waive your signature, sign your name in the blank  
14 at the bottom of this letter and return it to us.

15  
16  
17  
18  
19  
20  
21  
22  
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25

Very truly yours,

---

Jamie Reynolds Bentley, Court Reporter  
Consor & Associates  
1655 Palm Beach Lakes Blvd., Suite 500  
West Palm Beach, Florida 33401

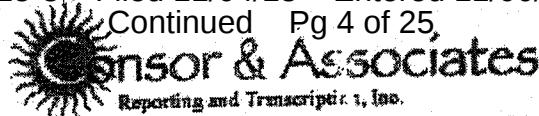
I do hereby waive my signature.

Jeffrey Stephan

I do hereby waive my signature:

Cc: Via transcript: Christopher Immel, Esquire

File copy



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## C E R T I F I C A T E

2

3 THE STATE OF FLORIDA

4 COUNTY OF PALM BEACH

5 I hereby certify that I have read the foregoing  
6 deposition by me given, and that the statements  
7 contained herein are true and correct to the best of  
8 my knowledge and belief, with the exception of any  
9 corrections or notations made on the errata sheet,  
10 if one was executed.

11

12 Dated this \_\_\_\_\_ day of \_\_\_\_\_,  
13 2009.

14

15

16

17

18

19 JEFFREY STEPHAN

20

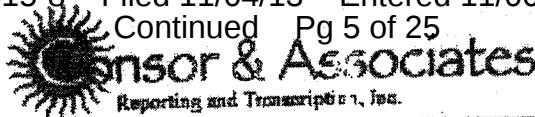
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Continued Pg 5 of 25

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## 1 ERRATA SHEET

2 IN RE: GMAC MORTGAGE, LLC VS ANN M. NEU, MICHELLE PEREZ,  
3 DOUGLAS WILLIAM  
4 CR: JAMIE REYNOLDS BENTLEY  
5 DEPOSITION OF: JEFFREY STEPHAN  
6 TAKEN: 12/10/09

7 DO NOT WRITE ON TRANSCRIPT - ENTER CHANGES HERE  
8 PAGE # LINE # CHANGE REASON

9

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17

18 Please forward the original signed errata sheet to this  
19 office so that copies may be distributed to all parties.

20 Under penalty of perjury, I declare that I have read my  
21 deposition and that it is true and correct subject to any  
22 changes in form or substance entered here.

23 DATE: \_\_\_\_\_

24 SIGNATURE OF DEPONENT: \_\_\_\_\_

25

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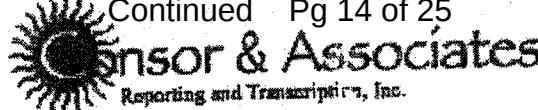


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12/10/09 59:4	19:21			
	4:30 57:9			



STATE OF FLORIDA • PALM BEACH COUNTY

This copy is a true copy of the ORIGINAL  
on file in this office. WITNESS my  
hand and Official Seal.

THIS 3<sup>rd</sup> DAY OF May, 2012

SHARON R. BOCK  
CLERK & COMPTROLLER

By *Sharon R. Bock*  
DEPUTY CLERK



STATE OF FLORIDA • PALM BEACH COUNTY

This copy is a true copy of the ORIGINAL  
on file in this office. WITNESS my  
hand and Official Seal.

THIS 3<sup>rd</sup> DAY OF May, 2012

SHARON R. BOCK  
CLERK & COMPTROLLER

By Leigh McVee  
DEPUTY CLERK

IN THE CIRCUIT COURT FOR THE 15TH JUDICIAL CIRCUIT,  
IN AND FOR PALM BEACH COUNTY, FLORIDA

GMAC MORTGAGE, LLC,

GENERAL JURISDICTION  
DIVISION

Plaintiff,

vs.

ANN M NEU A/K/A ANN MICHELLE  
PEREZ; DOUGLAS WILLIAM NEU;  
UNKNOWN TENANT (S) IN POSSESSION  
OF THE SUBJECT PROPERTY

Defendants.

Defendant, AN

taken December 10, 2012

and for purposes of ap-

Dated: January 14, 2013

CASE NO.  
50 2008 CA 040805XXXX MB

Division: AW

NOTICE OF  
FILING

SHARON R. ZACK, CLERK  
15TH JUDICIAL CIRCUIT, FL

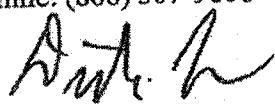
FILED

10 JAN 15 PM 10:07

position of Jeffrey Stephan,

other proceedings in this case

DUSTIN A.  
ZACKS  
1975 SANSBURYS WAY, SUITE 104  
WEST PALM BEACH, FL 33411  
Telephone: (561) 793-5658  
Facsimile: (866) 507-9888

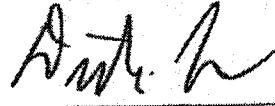
By: 

DUSTIN A. ZACKS  
Florida Bar No. 48604

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing was served by facsimile and mailed this January 14, 2010 to all parties on the attached service list.

ICE LEGAL, P.A.  
Counsel for Defendants  
1975 Sansburys Way, Suite 104  
West Palm Beach, FL 33411  
Telephone: (561) 793-5658  
Facsimile: (866) 507-9888

By: 

DUSTIN A. ZACKS  
Florida Bar No. 48604

**SERVICE LIST**

Alejandra Arroyave, Esq.  
LAPIN & LEICHTLING  
255 Alahambra Circle Suite 800  
Coral Gables, FL 33134  
1-305-569-4107  
*Plaintiff's counsel*

CFN 20090083927  
OR BK 23122 PG 1321  
RECORDED 03/12/2009 13:48:48  
Palm Beach County, Florida  
Sharon R. Book, CLERK & COMPTROLLER  
Pg 1321; (1pg)

RECORD & RETURN TO:  
Law Office of Marshall C. Watson  
1800 NW 49th Street, Suite 120  
Fort Lauderdale, Florida 33309  
Telephone (305) 453-0365  
Facsimile (305) 771-6052

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR MORTGAGE INVESTORS CORPORATION residing or located at 1595 Springhill Road, # 310 Vienna, VA 22182 herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto GMAC MORTGAGE, LLC residing or located at: 1100 Virginia Drive Ft. Washington, PA 19034 herein designated as the assignee, the mortgage executed by ANN M NEU AND DOUGLAS WILLIAM NEU recorded March 5, 2002 in Palm Beach County, Florida at BOOK 13473 and PAGE 0106 encumbering the property more particularly described as follows:

LOT 18, BLOCK 17, OF SANDALFOOT COVE SECTION FOUR, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 29, PAGE 241, OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA.

Together with the note and each and every other obligation described in said mortgage and the money due and to become due thereon

TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, but without recourse on the undersigned.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed this 5 day of March 2009.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR MORTGAGE INVESTORS CORPORATION

ATTEST:  
PRINT NAME:

Jeffrey Stephan  
Vice President

Signed in the presence of:

WITNESS:  
Print Name:

WITNESS:  
Print Name:

STATE OF

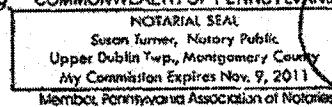
COUNTY OF

Montgomery

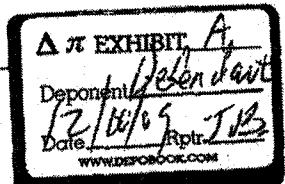
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 4 day of March 2009 within my jurisdiction, the within named who acknowledged to me that (s)he is \_\_\_\_\_ and who are personally known to me or has provided \_\_\_\_\_ as identification, that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR MORTGAGE INVESTORS CORPORATION and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR MORTGAGE INVESTORS CORPORATION to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 1 day of

March 2009 COMMONWEALTH OF PENNSYLVANIA



NOTARY PUBLIC



Return to: Transcontinental 119

Return To:  
Mortgage Investors  
Corporation  
6090 CENTRAL AVENUE, ST.  
PETERSBURG, FL 33707

Title Company  
2247 Palm Beach Lakes Blvd.  
Suite 200 101  
West Palm Beach, FL 33409

600312191



This document was prepared by:

Juan Rosario  
6090 Central Avenue, St.  
Petersburg, FL 33707

03/05/2002 10:03:43 20020117254  
OR BK 13473 PG 0106  
Palm Beach County, Florida  
AMT 87,720.00  
Deed Doc 307.38  
Intang 175.44

17495

[Space Above This Line For Recording Data]

## MORTGAGE

MJN 100073327781501512

NOTICE: THIS LOAN IS NOT ASSUMABLE  
WITHOUT THE APPROVAL OF THE DEPARTMENT  
OF VETERANS AFFAIRS OR ITS AUTHORIZED  
AGENT.

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated February 19, 2002 together with all Riders to this document.  
(B) "Borrower" is Ann M. Neu, Married woman, and  
✓ Douglas William Neu, her husband

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is MORTGAGE INVESTORS CORPORATION

277815

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

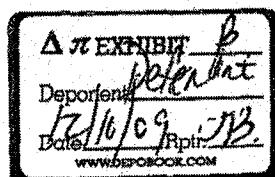
Form 3010 1/01

000-68(FL) 10005

Page 1 of 16

Initials

VMP MORTGAGE FORMS - (800)521-7281





Process loans, not paperwork.™

June 26, 2009

**VIA FACSIMILE: (866) 507-9888**

Ariane Ice  
Ice Legal, P.A.  
1975 Sainsburys Way, Suite 115  
West Palm Beach, FL 33411

Re: Mortgage Electronic Registration Systems, Inc. ("MERS") Responses to Subpoena in  
*GMAC Mortgage, LLC v. Ann Neu, et al.*, 15<sup>th</sup> Judicial Circuit, Palm Beach County,  
Florida, Case No. 50 2008 CA 040805XXXX MB

Dear Ariane,

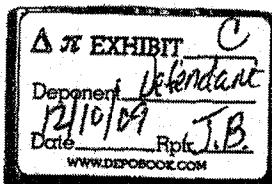
In response to your "Request for Production Regarding MERS Tracking", we enclose the following printouts from the MERS® System relating to Mortgage Identification Number ("MIN") 1000733-2778150151-2. Please note, these printouts reflect only the tracking of transfers that occur outside of the MERS® System.

Legal interests do not electronically transfer on the MERS® System. For instance, if you see "transfer of servicing rights" from one member to another, then that means two MERS members entered into a purchase and sale agreement for those servicing rights. That separate agreement is the evidence that a servicing rights transfer occurred. Any information noting a "transfer of beneficial ownership" means a MERS member endorsed and delivered the promissory note. The promissory note endorsements are the evidence of the transfer of beneficial interests, pursuant to the Uniform Commercial Code.

Should you have any questions, please feel free to contact me. Thank you.

Sincerely,

  
Richard Anderson  
Counsel



MIN SUMMARY



**Summary**

1000733-2778150151-2 Active (Registered)  
9640 SOUTHWEST 1ST PLACE Foreclosure pending (Option 2), retained on MERS  
BOCA RATON, FL 33428 MOM  
First Lien

Reg Date	03/22/2002		
County	Palm Beach	QR	N
Primary Borrower	NEU, ANN	SSN	██████████ 88
Pool Number	██████████	Investor Loan Number	██████████
Note Amount	\$87,720.00	Note Date	02/19/2002
Servicer	1000375 - GMAC Mortgage, LLC		
Custodian	1000375 - GMAC Mortgage, LLC		
Investor	1000249 - Government National Mortgage Association		
Subservicer	N/A		
Interim Punder	N/A		
Originating Organization	mortgage investor corporation		
Property Preservation Co.	N/A		

**Pending Batches**

Batch Number	Transfer Type	Status	Transfer Date	Sale Date
No Pending Batches!				

MIN Audit for 1000733-2778150151-2



(1-6)

Date	Field Name	Action	Before Value	After Value	U
08/03/2007	Foreclosure status			Foreclosure Pending (option 2), retained on MERS	B <sub>2</sub>
Update					I <sub>C</sub>
10/02/2004	Document Custodian Org ID			1000375	B <sub>2</sub>
Update					I <sub>C</sub>
04/15/2002	Agency number			1463	B <sub>2</sub>
Update					I <sub>C</sub>
04/15/2002	Investor loan number			0000000000000000	B <sub>2</sub>
Update					I <sub>C</sub>
04/15/2002	Investor pool number			583852XSF	B <sub>2</sub>
Update					I <sub>C</sub>
04/15/2002	Investor Org ID		1000375	1000249	B <sub>2</sub>
Update					I <sub>C</sub>

MIN Transfer Audit for 1000733-2778150151-2



(1-4)

Date	Field Name	Before Value	After Value	L
Action	Batch Nbr			
10/28/2006				
Add	3933083			M
04/15/2002	Transfer success indicator			
Update	281995		Yes	B
04/15/2002	Transfer status	Transfer Pending	Transfer Complete	B
Update	281995			M
04/15/2002				
Add	281995			B
				M